**FUNDAMENTALS**

* Verify ownership of accounts - check pending and inactive accounts as well.
* Get information on accounts that may not be under your management, such as 529 accounts, long-term care and life policies.
* Verify automatic distribution or contribution arrangements.
* Check for money available to move or invest.
* Update client profile: Is the information current, especially telephone numbers, e-mail addresses?
* Review Beneficiary/Transfer-On-Death (TOD) designations.
* Check if there’s a Required Minimum Distribution (RMD) due, for the client’s own accounts or [an inherited retirement account](https://www.kitces.com/blog/non-spouse-beneficiary-stretch-of-inherited-ira-and-401k-or-403b-employer-retirement-plans/).
* How much room is let for max funding of IRA, Roth IRA, SEP IRA, Simple, Individual 401(k) plan?
* How many years are left on the term life insurance policy?
* Obtain an updated in-force ledger projection for variable universal life (VUL) insurance policy.
* Is there a Future Purchase Option to exercise on the client’s disability policy?

**FINANCIAL PLANNING**

* What is the client’s current planning fee, method of payment, and frequency?
* Is there a planning fee due, how much, and are we increasing the fee this year?
* Is the plan [paid for by credit card](http://advicepay.com/)? What is the expiration date of the card?
* Is the plan [paid for with a systematic payment arrangement](http://advicepay.com/)? Are there enough funds in that account to cover payment?
* Is there a financial planning deliverable due to the client at this meeting?
* When was the last time we conducted a thorough insurance review, including property and casualty, and employee benefits?

**ASSET MANAGEMENT**

* Updated Morningstar reports on the client’s holdings?
* Is there a stock watch list to review?
* Does the client have ESPP and Stock Options to review?
* Is the portfolio consistent with the Investment Policy Statement?
* Is the client eligible for an in-service withdrawal from his/her retirement plan?

**PRIOR TO APPOINTMENT**

* Look for possible follow up items from the last appointment that have not been completed (for us and for the client).
* Print out the activity notes since the last meeting, to show the client everything we have done on their behalf since we last met (helpful for clients who don’t realize [the shadow work done on their behalf behind the scenes](https://www.kitces.com/blog/using-mind-mapping-to-get-paid-for-financial-planning-shadow-work/), to reinforce that the client is getting the service he/she expects).
* Does their accountant need to be involved in this meeting (in person or by phone)? If so, contact his/her office to make arrangements. Do we even have their accountant’s contact information? Do we have their attorney’s contact information?
* Do we need to review the Menu of Services available to the client, or [the Client Service Calendar](https://www.kitces.com/blog/crafting-an-annual-client-service-calendar-to-illustrate-a-financial-planners-value-to-prospective-clients/) we’ve committed to?
* Do we need to update or review the Investment Policy Statement?
* Do we have a current version on file of the document that grants us permission to share information with their other financial professionals?
* Do we need an updated client data gathering form/questionnaire?
* Do we have current information on family members?
* Are there any referrals we need to discuss?
* Check for client’s favorite drink and snack preferences (on hand?)?
* Any there any client educational materials to share (e.g., [Forefield Advisor’s](http://forefield.com/products/advisor/" \t "_blank) Timely Topics)?
* Conduct a Google, LinkedIn, Facebook search, and YouGotTheNews.com search for any updated news about the client?
* Check [Unclaimed.org](http://www.unclaimed.org/) and [www.MissingMoney.com](http://www.missingmoney.com/) for accounts the client might be unaware were abandoned?
* Do we need to [update the client’s CRM record to adjust their A/B/C client segmentation](https://www.kitces.com/blog/how-can-financial-advisors-differentiate-their-services-across-segmented-client-tiers/)?
* Request most recent 401(k) or 403(b) statement, statement(s) on assets held away, ESPP and stock option information.
* Check to see if the client is eligible for an in-service withdrawal from their retirement plan?
* Send meeting reminder call/e-mail/postcard to the client – include a reminder about needed items to send in advance or to bring with them.
* Ask the client if he has issues to discuss that should be added to the agenda.
* Prep agenda for the client meeting.
* Review of 2017 Marketing Calendar – are there client events to which this client should be invited to attend (or at least Save the Date)?
* Check to see if the advisor has programmed the office telephone number into the client’s cell phone(s) for convenient contact?
* Do we need to review their family’s disaster preparedness checklist?

**POTENTIAL GAPS/OPPORTUNITIES**

* Is it time to increase the existing planning fee?
* Should we be doing financial planning with the client (if not currently)?
* Should the wrap or investment advisory fees be increased?
* Should the automatic savings plan be increased (e.g., to accommodate higher IRA contribution limits since it was originally set up)?
* Is there cash (here or elsewhere) that needs to be invested?
* Are there non-revenue generating assets that should, as a benefit to the client, be converted? (E.g., old annuities, old mutual funds in an outdated share class, or concentrated stock positions that need to be at least partially unwound?)
* Is there the possibility of in-service withdrawals to roll over or [Roth convert a retirement account](https://www.kitces.com/blog/irs-notice-2014-54-acquiesces-on-splitting-after-tax-401k-contributions-for-roth-conversion/)?
* Are there existing annuities that need to be reviewed or serviced?
* Are there insurance opportunities, such as existing policies that should be replaced or upgraded?
* Can this relationship be improved as it relates to referrals?
* Has the client max funded their IRA, Roth IRA, SEP IRA, or Individual 401(k)?
* Is there any previously-given advice that remains unimplemented and needs to be addressed again?
* Do they have a pension that needs to be decided upon (e.g., [Pension Maximization strategy](https://www.kitces.com/blog/how-to-evaluate-the-pension-versus-lump-sum-decision-and-strategies-for-maximization/))?
* Have we talked about long-term care insurance, both traditional and [hybrid LTC types](https://www.kitces.com/blog/is-the-ltc-cost-guarantee-of-todays-hybrid-lifeltc-or-annuityltc-insurance-policies-just-a-mirage/)?
* Have we reviewed the property and casualty insurance, to see if clients can reduce premium payments and free up cash flow?